

Claims

What is claimed is:

- 1 1. For use with a payment management program which includes one or more payment protocol
2 plug-ins normally used to control online funds transfers from a financial institution to a seller
3 account following placement of a merchandise order by a buyer with the seller, each of the
4 payment protocol plug-ins being produced by extending a framework characterized by a Payment
5 Instruction data structure describing payment instructions for completing the transaction, a
6 Capture data structure describing the state of a specific transaction by which a seller is
7 compensated, a Refund data structure describing the state of a specific transaction by which
8 compensation is returned to a buyer, a Batch data structure defining a set of Captures and
9 Refunds to be processed as a unit and an Account data structure describing a relationship
10 between a seller and a financial agent responsible for transferring funds into a seller account, a
11 method of enabling a seller to modify the data structures in the framework to represent a different
12 type of transaction, said method comprising the steps of:

13 adding at least one seller-defined field to the Payment Instruction data structure to
14 support a seller's entry of information unique to the specific offline method being modeled; and

15 adding at least one field to the Account data structure to identify the offline method
16 being modeled.
- 1 2. A method as defined in claim 1 wherein each seller-defined field added to the Payment
2 Instruction data structure comprising a field of finite length.

1 3. An article of manufacture comprising a computer useable medium having a computer
2 readable program embodied in said medium, wherein the computer readable program defines a
3 payment management program which includes one or more payment protocol plug-ins normally
4 used to control online funds transfers from a financial institution to a seller account following
5 placement of a merchandise order by a buyer with the seller, each of the payment protocol plug-
6 ins extending a framework characterized by a Payment Instruction data structure describing
7 payment instructions for completing the transaction, a Capture data structure describing the state
8 of a specific transaction by which a seller is compensated, a Refund data structure describing the state
9 of a specific transaction by which compensation is returned to a buyer, a Batch data
10 structure defining a set of Captures and Refunds to be processed as a unit and an Account data
11 structure describing a relationship between a seller and a financial agent responsible for
12 transferring funds into a seller account, said computer readable program further including
13 program code adding at least one seller-definable field to the Payment Instruction data structure
14 to support a seller's entry of information unique to a specific method being modeled and program
15 code adding at least one seller-definable field to the Account data structure to identify the
16 method being modeled.

1 4. A payment management system including one or more payment protocol plug-ins normally
2 used to control online funds transfers from a financial institution to a seller account following
3 placement of a merchandise order by a buyer with the seller, each of the payment protocol plug-
4 ins being implemented by extending a framework characterized by a Payment Instruction data
5 structure describing payment instructions for completing the transaction, a Capture data structure
6 describing the state of a specific transaction by which a seller is compensated, a Refund data
7 structure describing the state of a specific transaction by which compensation is returned to a

8 buyer, a Batch data structure defining a set of Captures and Refunds to be processed as a unit and
9 an Account data structure describing a relationship between a seller and a financial agent
10 responsible for transferring funds into a seller account, said system further including:

11 seller-defined storage areas in the Payment Instruction data structure for receiving seller-
12 entered information unique to a specific offline method being modeled, and

13 a seller-defined storage area in the Account data structure identifying the method being
14 modeled.

1 5. A system as set forth in claim 4 wherein each seller-defined storage area comprises a field of
2 finite length.